DETAILED ACTION

1. This Office Action is in response to Applicant's Appeal Brief filed 16 December 2009. Claims 198, 203, 204, 213, 214, 216, 219, 220, 222, 223, and 241-243 are currently pending in this case.

EXAMINER'S AMENDMENT

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

3. Authorization for this examiner's amendment was given in a telephone interview with Frank Michael Weyer, reg. no. 33,050 on or about March 26, 2010.

4. The claims are hereby amended as follows –

5. Claims 198, 203, 204, 213, 214 are canceled.

216. A method for secure processing of items having value in a computer network comprising
a plurality of user terminals comprising:

[storing information about one or more users using a plurality of user terminals in a database system coupled to a network and remote from said plurality of user terminals; and]

establishing a connection between a database system and a user terminal via a network;

in response to the connection, activating a secure application on the user terminal;

sending a request for an item of value from said user terminal to said database system;

receiving, in response to the request, an authorization message comprising image information corresponding to the item of value by the user terminal;

~~[performing secure functions for an item having value in response to a specific request from a user terminal utilizing said information stored in said database system to execute cryptographic capabilities remote from said user terminal;]~~

performing a secure function by the secure application using the image information;

continuously verifying the connection by the user terminal by: receiving a first password from said database system, generating a second password using a system time of said user terminal, and comparing the second password and the first password;

and based on the comparing, maintaining the connection between the database system and the user terminal, and activation of the secure application.

~~[continuing to verify authentication over time during performance of said secure function for said item having value;~~

~~terminating said performance of secure functions for said item having value if said authentication fails while said secure functions are being performed, said authentication comprising the exchange of a non-predetermined pseudo-random number parameter created specifically for said specific request.]~~

217. A system for secure processing of items having value in a computer network comprising
a plurality of user terminals wherein each of said plurality of user terminals comprises:

a processor;

a memory connected to the processor, the memory storing executable instructions that when executed causes the processor to perform the steps of:

establishing a connection between a database system and a user terminal of said plurality of user terminals via a network;

in response to the connection, activating a secure application on the user terminal;

sending a request for an item of value from said user terminal to said database system;

receiving, in response to the request, an authorization message comprising image information corresponding to the item of value by the user terminal;

performing a secure function by the secure application using the image information;

continuously verifying the connection by the user terminal by receiving a first password from said database system, generating a second password using a system time of said user terminal, and comparing the second password and the first password;

and based on the comparing, maintaining the connection between the database system and the user terminal, and activation of the secure application.

218. A method for secure processing of items having value in a computer network comprising
a vendor system comprising:

establishing a connection between a vendor system and a user terminal via a network;

in response to the connection, transmitting by the vendor system a secure application activating code to the user terminal;

receiving a request for an item of value from said user terminal by said vendor system;

sending, by the vendor system, in response to the request, an authorization message comprising image information corresponding to the item of value to the user terminal;

[performing secure functions for an item having value in response to a specific request from a user terminal utilizing said information stored in said database system to execute cryptographic capabilities remote from said user terminal;]

monitoring by the vendor system a performing of a secure function by the secure application using the image information;

continuously verifying the connection by the vendor system by receiving a system time of said user terminal, generating a first password using the system time of said user terminal, and transmitting the first password to the user terminal;

and based on the continuously verifying, maintaining the connection between the vendor system and the user terminal, and activation of the secure application by the vendor system.

219. A system for secure processing of items having value in a computer network comprising
a vendor system comprising:

a processor;

a memory connected to the processor, the memory storing executable instructions that when executed cause the processor to perform the steps of:

establishing a connection between the vendor system and a user terminal via a network;

in response to the connection, transmitting by the vendor system a secure application activating code to the user terminal;

receiving a request for an item of value from said user terminal by said vendor system;

sending, by the vendor system, in response to the request, an authorization message comprising image information corresponding to the item of value to the user terminal;

[~~performing secure functions for an item having value in response to a specific request from a user terminal utilizing said information stored in said database system to execute cryptographic capabilities remote from said user terminal;~~]

monitoring by the vendor system a performing of a secure function by the secure application using the image information;

continuously verifying the connection by the vendor system by receiving a system time of said user terminal, generating a first password using the system time of said user terminal, and transmitting the first password to the user terminal;

and based on the continuously verifying, maintaining the connection between the vendor system and the user terminal, and activation of the secure application by the vendor system.

Claims 220, 222, 223, and 241-243 are canceled.

244. (New) The method of claim 216 wherein said image information comprises image information for printing a postal indicium.

245. (New) The method of claim 216 wherein said image information comprises image information for printing a check.

246. (New) The method of claim 216 wherein said image information comprises image information for printing a ticket.

247. (New) The method of claim 216 wherein said image information comprises image information for printing a coupon.

248. (New) The system of claim 217 wherein said image information comprises image information for printing a postal indicium.

249. (New) The system of claim 217 wherein said image information comprises image information for printing a check.

250. (New) The system of claim 217 wherein said image information comprises image information for printing a ticket.

251. (New) The system of claim 217 wherein said image information comprises image information for printing a coupon.

252. (New) The method of claim 218 wherein said image information comprises image information for printing a postal indicium.

253. (New) The method of claim 218 wherein said image information comprises image information for printing a check.

254. (New) The method of claim 218 wherein said image information comprises image information for printing a ticket.

255. (New) The method of claim 218 wherein said image information comprises image information for printing a coupon.

256. (New) The system of claim 219 wherein said image information comprises image information for printing a postal indicium.

257. (New) The system of claim 219 wherein said image information comprises image information for printing a check.

258. (New) The system of claim 219 wherein said image information comprises image information for printing a ticket.

259. (New) The system of claim 219 wherein said image information comprises image information for printing a coupon.

Reasons for Allowance

6. Claims 216-219 and 244-259 are allowed.

7. The following is the Examiner's statement of reasons for allowance:

8. Regarding the claimed terms, Applicant is reminded that a "general term must be understood in the context in which the inventor presents it." *In re Glaug* 283 F.3d 1335, 1340, 62 USPQ2d 1151, 1154 (Fed. Cir. 2002). Therefore the Examiner must interpret the claimed terms as found on pages 1-104 of the Specification. Clearly almost all the

general terms in the claims may have multiple meanings. So where a claim term "is susceptible to various meanings . . . the inventor's lexicography must prevail . . . ." *Id.* Using these definitions for the claims, the claimed invention was not reasonably found in the prior art.

9. The references Whitehouse (US 6,005,945) and Cordery et al (US 5,454,038).

10. disclose as previously discussed. Whitehouse and Cordery, however, do not teach, alone or combination, at least an authorization message comprising image information corresponding to the item of value to the user terminal, nor is such a feature likely to be found in a reasonable number of references. For these reasons, independent claims 216-219 and their dependent claims 244-259 are deemed allowable.

11. Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to CRISTINA SHERR whose telephone number is (571)272-6711. The examiner can normally be reached on 8:30-5:00 Monday through Friday.

13. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin L. Hewitt, II can be reached on (571)272-6709. The fax phone

number for the organization where this application or proceeding is assigned is 571-273-8300.

14. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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